

Fill in this information to identify the case:

Debtor 1 John D. Carbone

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of New York
(State)

Case number 23-35976-cgm

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: Nationstar Mortgage LLC

Court claim no. (if known): 13-1

Last four digits of any number you use to identify the debtor's account: 1372

Date of payment change: 07/01/2024
Must be at least 21 days after date of this notice

New total payment: \$1,396.99
Principal, interest, and escrow if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes

Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 605.81

New escrow payment: \$ 566.34

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes

Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current Interest Rate: _____

New interest rate: _____

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 **John D. Carbone**

Case Number (if known) **23-35976-cgm**

First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Kathy McCullough Day, Esq

Signature

Date 05/07/2024

Print: Kathy McCullough Day Title Attorney for Creditor
First name Middle Name Last name

Company Friedman Vartolo LLP

Address 1325 Franklin Avenue, Suite 160,
Number Street

Garden City NY 11530
City State Zip Code

Contact phone (212) 471-5100 Email: bankruptcy@friedmanvartolo.com

JOHN CARBONE
37 TANAGER RD APT 3704
MONROE,NY 10950

Dear JOHN CARBONE,

An escrow analysis was performed on the above referenced account.

Our records indicate your loan is currently in an active bankruptcy proceeding. The enclosed escrow account disclosure statement is for informational purposes only and should not be construed as an attempt to collect a debt.

If you are represented by an attorney in your bankruptcy, please forward a copy of this letter to such attorney and provide such attorney’s name, address and telephone number to us.

If you have any questions, please call our Bankruptcy Department at 877-343-5602. Our hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT). Visit us on the web at www.mrcooper.com for more information.

Sincerely,

Mr. Cooper

Enclosure

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



JOHN CARBONE
37 TANAGER RD APT 3704
MONROE,NY 10950

Escrow Account Disclosure Statement

Customer Service: 888-480-2432
Monday through Thursday from 7 a.m. to 8 p.m. (CT),
Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT)

Tax/Insurance: 866-825-9267
Monday through Thursday from 8 a.m. to 9 p.m. (ET),
Friday from 8 a.m. to 7 p.m. (ET) and Saturday from 9 a.m. to 3 p.m. (ET)

Your Loan Number: 0659771372
Statement Date: 04/11/2024

Why am I receiving this?	Mr. Cooper completed an analysis of your escrow account to ensure that the account is funded correctly, determine any surplus or shortage, and adjust your monthly payment accordingly. Mr. Cooper may maintain an escrow cushion equal to two months’ estimated taxes and insurance (unless limited by your loan documents or state law). This measure helps to avoid negative balance in the event of changing tax and insurance amounts.
What does this mean for me?	At this time, your Escrow Account has less money than needed and there is a shortage of \$2,367.60. Due to this shortage and changes in your taxes and insurance premiums, your monthly escrow payment will decrease by (\$236.77) . Effective 07/01/2024, your new total monthly payment** will be \$1,396.99 .

Total Payment	Current Monthly Payment	Payment Changes	New Monthly Payment
PRINCIPAL AND INTEREST	\$830.65	\$0.00	\$830.65
ESCROW	\$605.81	(\$236.77)	\$369.04
SHORTAGE SPREAD	\$0.00	\$197.30	\$197.30
Total Payment <i>See below for shortage calculation</i>	\$1,436.46	(\$39.47)	\$1,396.99

What is a Shortage? A shortage is the difference between the **lowest projected balance** of your account for the coming year and your **minimum required balance**. To prevent a negative balance, the total annual shortage is divided by 12 months and added to your monthly escrow payment, as shown below.

Minimum Required Balance	Lowest Projected Balance
\$681.80	(\$1,685.80)
<div>\$2,367.60 / 12 = \$197.30</div>	
Please see the Coming Year Projections table on the back for more details	

Escrow Payment Breakdown	Current Annual Disbursement	Annual Change	Anticipated Annual Disbursement
SCHOOL TAX	\$1,403.82	\$130.14	\$1,533.96
TOWN TAX	\$1,351.31	\$38.87	\$1,390.18
VILLAGE	\$480.62	\$110.13	\$590.75
H06-CONDOINS	\$530.04	\$45.86	\$575.90
BORR PAID MI	\$696.48	(\$358.80)	\$337.68
Annual Total	\$4,462.27	(\$33.80)	\$4,428.47

If you have questions about changes to your property taxes or homeowners’ insurance premiums, please contact your local taxing authority or insurance provider. For more information about your loan, please sign in at [www.mrcooper.com](#).

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



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This statement is for informational purposes only.

The change in your escrow payment** may be based on one or more of the following factors:

PAYMENT(S)

- Monthly payment(s) received were less than or greater than expected
- Monthly payment(s) received earlier or later than expected
- Previous overage returned to escrow
- Previous deficiency/shortage not paid entirely

TAXES

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Paid earlier or later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

INSURANCE

- Premium changed
- Coverage changed
- Additional premium paid
- Paid earlier or later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Force placed insurance premium paid

Prior Year Account History and Coming Year Projections

This is a statement of the actual activity in your escrow account from 07/23 through 06/24. This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure, and projects payments, disbursements, and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter 'E' beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year.Under Federal Law (RESPA), the lowest monthly balance in your escrow account should be no less than \$681.80 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise. Your projected estimated lowest account balance of (\$1,685.80) will be reached in January 2025. When subtracted from your minimum required balance of \$681.80, an Escrow Shortage results in the amount of \$2,367.60. **These amounts are indicated with an arrow (<).**

This escrow analysis is based on the assumption that all escrow advances made on your loan prior to your bankruptcy filing date are included in your bankruptcy plan and will be paid in the plan. This analysis considers insurance, taxes and other amounts that will come due after the filing of your bankruptcy case.

Month	Projected Payment	Actual Payment	Projected Disbursement	Actual Disbursement	Description	Projected Balance	Actual Balance
					Start	\$1,704.49	(\$611.38)
07/23	\$386.32	\$430.89	\$99.90	\$99.90*	BORR PAID MI	\$1,990.91	(\$280.39)
08/23	\$386.32	\$430.89	\$99.90	\$28.14*	BORR PAID MI	\$2,277.33	\$122.36
09/23	\$386.32	\$430.89	\$99.90	\$28.14*	BORR PAID MI	\$2,563.75	\$525.11
09/23	\$0.00	\$0.00	\$1,403.82	\$1,533.96*	SCHOOL TAX	\$1,159.93	(\$1,008.85)
10/23	\$386.32	\$430.89	\$99.90	\$28.14*	BORR PAID MI	\$1,446.35	(\$606.10)
10/23	\$0.00	\$0.23*	\$0.00	\$0.00	Intr on Esc	\$1,446.35	(\$605.87)
11/23	\$386.32	\$430.89	\$99.90	\$28.14*	BORR PAID MI	\$1,732.77	(\$203.12)
12/23	\$352.80	\$352.80	\$28.14	\$28.14*	BORR PAID MI	\$2,057.43	\$121.54
12/23	\$0.00	\$0.00	\$530.04	\$575.90*	H06-CONDOINS	\$1,527.39	(\$454.36)
01/24	\$352.80	\$352.80	\$28.14	\$28.14*	BORR PAID MI	\$1,852.05	(\$129.70)
01/24	\$0.00	\$0.00	\$1,351.31	\$1,390.18*	TOWN TAX	\$500.74	(\$1,519.88)
01/24	\$0.00	\$0.00	\$480.62	\$590.75*	VILLAGE	\$20.12	(\$2,110.63)
02/24	\$352.80	\$352.80	\$28.14	\$28.14*	BORR PAID MI	\$344.78	(\$1,785.97)
03/24	\$352.80	\$352.80	\$28.14	\$28.14*	BORR PAID MI	\$669.44	(\$1,461.31)
04/24	\$352.80	\$352.80	\$28.14	\$28.14E	BORR PAID MI	\$994.10	(\$1,136.65)
05/24	\$369.04	\$605.81	\$28.14	\$28.14E	BORR PAID MI	\$1,335.00	(\$558.98)
06/24	\$369.04	\$605.81	\$28.14	\$28.14E	BORR PAID MI	\$1,675.90	\$18.69
Total	\$4,433.68	\$5,130.30	\$4,462.27	\$4,500.23	Total	\$1,675.90	\$18.69
Month	Projected Payment		Projected Disbursement		Description	Current Balance	Required Balance Projected
					Start	\$18.69	\$2,386.29
07/24	\$369.04		\$28.14		BORR PAID MI	\$359.59	\$2,727.19
08/24	\$369.04		\$28.14		BORR PAID MI	\$700.49	\$3,068.09
09/24	\$369.04		\$28.14		BORR PAID MI	\$1,041.39	\$3,408.99
09/24	\$0.00		\$1,533.96		SCHOOL TAX	(\$492.57)	\$1,875.03
10/24	\$369.04		\$28.14		BORR PAID MI	(\$151.67)	\$2,215.93
11/24	\$369.04		\$28.14		BORR PAID MI	\$189.23	\$2,556.83
12/24	\$369.04		\$28.14		BORR PAID MI	\$530.13	\$2,897.73
12/24	\$0.00		\$575.90		H06-CONDOINS	(\$45.77)	\$2,321.83
01/25	\$369.04		\$28.14		BORR PAID MI	\$295.13	\$2,662.73
01/25	\$0.00		\$1,390.18		TOWN TAX	(\$1,095.05)	\$1,272.55
01/25	\$0.00		\$590.75		VILLAGE	(\$1,685.80)	\$681.80<
02/25	\$369.04		\$28.14		BORR PAID MI	(\$1,344.90)	\$1,022.70
03/25	\$369.04		\$28.14		BORR PAID MI	(\$1,004.00)	\$1,363.60
04/25	\$369.04		\$28.14		BORR PAID MI	(\$663.10)	\$1,704.50
05/25	\$369.04		\$28.14		BORR PAID MI	(\$322.20)	\$2,045.40
06/25	\$369.04		\$28.14		BORR PAID MI	\$18.70	\$2,386.30
Total	\$4,428.48		\$4,428.47		Total	\$18.70	\$2,386.30

Bankruptcy Adjustment- The Prior Year Account History and Coming Year Projections section of the Annual Escrow Account Disclosure Statement may contain a line item called "Bankruptcy Adjustment". This amount is a credit based upon the unpaid portion of the escrow funds listed on the proof of claim to be paid through the Chapter 13 plan. The amount of the credit is calculated and applied to reach the minimum required balance for the escrow account as allowed under the loan documents and applicable non-bankruptcy law. The credit may not represent the total outstanding amount of escrow funds owed in the proof of claim but ensures that any escrow funds listed on the proof of claim to be paid through the plan will not be collected through the escrow shortage or surplus listed in the Annual Escrow Account Disclosure Statement. In some instances, only a portion of the proof of or surplus listed in the Annual Escrow Account Disclosure Statement. In some instances, only a portion of the proof of claim escrow funds are listed as a credit to reach the required minimum account balance.

You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If a previous escrow analysis statement was sent to you by your previous servicer, please refer to that statement for comparison purposes. If you have any questions, please call our **Bankruptcy Department at 1-877-343-5602**. Our hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT). Visit us on the web at www.mrcooper.com for more information.

Note: Any disbursements listed after the date of this statement are assumed to be projected or estimated.

New York Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the New York City Department of Consumer Affairs License Number: 1392003, 1424140, 1468024, 2045153, 2066076, 2066379, 2095442, 2104386 and 2113202. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov.** If you want to know the name of your originating lender or the amount that you owe, please contact our customer service department. Mr. Cooper utilizes third-party providers and remains responsible for all actions taken by these providers.

In accordance with New York law and the Americans with Disabilities Act (ADA), Nationstar Mortgage LLC d/b/a Mr. Cooper makes reasonable accommodations to Members with disabilities, such as providing large print monthly statements, upon request. Please contact us toll-free at 888-364-2432 to learn about which ADA accommodations may be available and to request that your communications from us be provided in such specific format, if possible.

The servicer is obligated to make all payments for taxes and insurance for which the escrow account is maintained. If any such payments are not timely, the servicer is responsible for making such payments including any penalties and interest. If the payment is not timely made due to an error by the Servicer, then servicer is responsible for all penalties and interest and cannot collect those amounts from you.

The borrower is obligated to pay 1/12th of the taxes and insurance, plus any allowed cushion and shortage/deficiency recovery amounts, each month to the servicer which is deposited into an escrow account. The escrow account must be deposited into a banking institution whose deposits are insured by a federal agency; and the servicer cannot impose fees relating to the maintenance of the escrow account.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

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IN RE:	: CASE NO.: 23-35976-cgm
	:
John D. Carbone	: CHAPTER: 13
	:
Debtor	: JUDGE.: Cecelia G. Morris
	:
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	:
	:
	:
	:-----X

CERTIFICATE OF SERVICE

On May 07, 2024, I, Kathy McCullough-Day, Esq, caused to be served a true copy of the annexed **NOTICE OF PAYMENT CHANGE** by mailing the same by First Class Mail in a sealed envelope, with postage prepaid thereon, in a post office or official depository of the U.S. Postal Service addressed to the last known address of the addressee, and the property address as indicated on the attached Service List annexed hereto.

By: /s/ Kathy McCullough-Day, Esq
FRIEDMAN VARTOLO LLP
1325 Franklin Avenue, Suite 160
Garden City, New York
11530 T: (212) 471-5100
F: (212) 471-5150

SERVICE LIST

Debtor

John D. Carbone
37 Tanager Rd Apt. 3704
Monroe, NY 10950

Debtor's Attorney

Simon D. Haysom
One Railroad Avenue
P.O. Box 487
Goshen, NY 10924

Trustee

Thomas C. Frost
Chapter 13 Standing Trustee
399 Knollwood Rd
Suite 102
White Plains, NY 10603

U.S. Trustee

United States Trustee
Office of the United States Trustee
11A Clinton Ave.
Room 620
Albany, NY 12207